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Nov. 30, 2001

Sir or Madam:

I filed a PPA application (Serial Number 60/251,109) for my invention on Dec. 4, 2000. I followed up by filing my official patent application through US Postal Service Express Mail (Tracking number ET854087863US) on Nov. 8, 2001. I have tracked the delivery of my application. However, instead of getting the delivery confirmation for the postal services, I received an explanation (see attached copy of fax sent by a local post office) that my application may be among those mails that are suspended in Washington DC.

I send this letter to make sure your office knows that I complied with the rule of one-year limitation between PPA filing date and the official filing date.

Attached please find a copy of the Express Mail receipt with date (11/08/2001), tracking number (ET854087863US), and the address sending to (Box Patent Applications, Commissioner for Patents, Washington, DC 20231) for your verification.

Also attached are copies of payment check, patent application transmittal letter, fee transmittal, declaration for utility or design patent application, small entity declaration, information disclosure statement, and list of prior art cited by applicant (Form PTO-1449) for your reference.

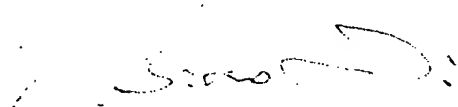
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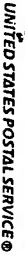
I can be reached via

| | |
|----------------|--|
| Phone/Fax | 636-391-8924 |
| E-mail | hill324@wanlab.com |
| Postal address | Biao Ni 324 Hill Trail Ballwin, MO 63011 |

Thank you for your help and look forward to hearing from you soon.

Sincerely,


Biao Ni
Patent Applicant



Customer Copy
Label 11-B May 2001

[illegible]

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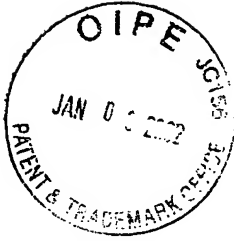
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The following received today:

Patent Application for Biao Ni for "System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs" consisting of 22 sheets specification, claims, and abstract, declaration signed 2001 Nov. 8, 10 sheets informal drawing, small entity declaration, information disclosure statement, List of prior art cited by applicant (form PTO-1449), and check nr. 1135 for \$370.⁰⁰

| | | |
|--|--|-----------------------------|
| BIAO NI PINGPING LI 807 WESTWOOD DR. #1 S. 324 Hill Trail ST. LOUIS, MO 63105-2740 <i>Ballwin, MO 63011</i> | | 1135 4-98/810 (0) |
| PAY TO THE ORDER OF <u>Commissioner for Patents</u> | | \$ <u>370.⁰⁰</u> |
| <u>Three Hundred Seventy and $\frac{00}{100}$</u> DOLLARS | | |
| SOUTHWEST BANK ST. LOUIS, MISSOURI 63110 | | |
| FOR <u><i>[Signature]</i></u> | | |
| @0810009801 100 983 11135 | | |



In the United States Patent and Trademark Office

Mailed 2001, Nov. 8

Box Patent Application
 Assistant Commissioner for Patents
 Washington, District of Columbia 20231

Sir:

Please file the following enclosed patent application papers:

Applicant #1, Name: Biao Ni

Applicant #2, Name: _____

Title: "System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs"☒ Specification, Claims, and Abstract: Nr. of Sheets 22☒ Declaration: Date Signed: Nov. 8, 2001☒ Drawing(s): Nr. of Sheets Enc.: Formal: 10 Informal: _____☒ Small Entity Declaration of Inventor(s) ☐ SED of Non-Inventor / Assignee / Licensee☐ Assignment enclosed with cover sheet and recordal fee; please record and return.☒ Check for \$ 370.00 for:☒ \$ 370.00 for filing fee (not more than three independent claims and twenty total claims are presented).☐ \$ _____ additional if Assignment is enclosed for recordal.☒ Information Disclosure Statement, Form PTO-1449, and listed references.☐ Disclosure Document Program reference letter.☒ Pursuant to 35 U.S.C. §119(e)(i), applicant(s) claim priority of Provisional Patent Application Ser. Nr. 60/251,109 filed 2000, December 4th☒ Return Receipt Postcard Addressed to Applicant #1.☒ **Request Under MPEP § 707.07(j):** The undersigned, a pro se applicant, respectfully requests that if the Examiner finds patentable subject matter disclosed in this application, but feels that Applicant's present claims are not entirely suitable, the Examiner draft one or more allowable claims for applicant.

Very respectfully,

Applicant #1 Signature

Applicant #2 Signature

324 Hill Trail Drive

Address (Send Correspondence Here)

Address

Ballwin, MO 63011

Express Mail Label #

; Date of Deposit 2001 Nov. 8



In the United States Patent and Trademark Office

Mailed 2001, Nov. 8

Box Patent Application
 Assistant Commissioner for Patents
 Washington, District of Columbia 20231

Fee Transmittal

First-Named Applicant Biao Ni
 Title of Invention: " System and Method to Retain Customers Using Rebate in Combination with
Investment Instruments to Serve Customers' Long Term Financial Needs"
 Total Payment Enclosed (From Calculation Below): \$ 370.⁰⁰ ☒ Check ☐ Money Order

Sir:

Enclosed is the following small entity filing fee for the above patent application:

| Fee Code | Fee Description | Fee (\$) |
|---|---|--------------------------|
| 214 | Provisional Pat. Appn. Filing Fee | <u>370.⁰⁰</u> |
| 201 | Basic Utility Appn. Filing Fee | |
| 206 | Basic Design Appn. Filing Fee | |
| | Subtotal (1) | <u>370.⁰⁰</u> |
| 203 | Total Claims: <u>18</u> - 20 = _____; X _____ (fee for each claim over 20) = _____ | |
| 202 | Tot. Indep. Claims <u>2</u> - 3 = _____; X _____ (fee for each indep. claim over 3) = _____ | |
| | Subtotal (2) | <u>0.⁰⁰</u> |
| Total Payment Enclosed [Sum of Subtotals (1) and (2)] | | <u>370.⁰⁰</u> |

Very respectfully,

Signature of First-Named Applicant

Print Name of First-Named Applicant

Address



Declaration for Utility or Design Patent Application

As a below-named inventor, I hereby declare that my residence, post office address, and citizenship are as stated below next to my name and that I believe that I am the original, first, and sole inventor [if only one name is listed below] or an original, first, and joint inventor [if plural names are listed below] of the subject matter which is claimed and for which a patent is sought on the invention, the specification of which is attached hereto and which has the following title:

System and Method to Retain Customers Using Rebate in Combination with
"Investment Instruments to Serve Customers' Long Term Financial Needs"

I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to in the oath or declaration. I acknowledge a duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, Section 1001, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Please send correspondence and make telephone calls to the First Inventor below.

Signature: Sole/First Inventor: _____

Print Name: _____

Biao Ni

Date: Nov. 8, 2001

Legal Residence:*

Ballwin, MO

Citizen of:

USA

Post Office Address: _____

324 Hill Trail Drive, Ballwin, MO 63011

Telephone: _____

636-391-8924

Signature: Joint/Second Inventor: _____

Print Name: _____

Date: _____

Legal Residence:*

Citizen of: _____

Post Office Address: _____

Telephone: _____

* City and state, county and state or city, state and country, if foreign.



In the United States Patent and Trademark Office

First/Sole Applicant:

Bicio Ni

Joint/Second Applicant:

Title: System and Method to Retain Customers Using Rebate in Combination
With Investment Instruments to Serve Customers' Long Term Financial Needs

Small Entity Declaration—Independent Inventor(s)

As a below-named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under Section 41(a) and (b) of Title 35 United States Code, to the Patent and Trademark Office with regard to my above-identified invention described in the specification filed herewith. I have not assigned, granted, conveyed, or licensed—and am under no obligation under any contract or law to assign, grant, convey, or license—any rights in the invention to either (a) any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or (b) any concern which would not qualify as either (i) a small business concern under 37 CFR 1.9(d) or (ii) a nonprofit organization under 37 CFR 1.9(e).

Each person, concern, or organization to which I have assigned, granted, conveyed, or licensed—or am under an obligation under contract or law to assign, grant, convey, or license—any rights in the invention is listed below:

☒ There is no such person, concern, or organization.

☐ Any applicable person, concern, or organization is listed below: *

Full Name:

Address:

I acknowledge a duty to file, in the above application for patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Signature of Sole/First Inventor

Print Name of Sole/First Inventor

Date of Signature

Signature of Joint/Second Inventor

Print Name of Joint/Second Inventor

Date of Signature

*Note: A separate Small Entity Statement is required from any listed entity.



In the United States Patent and Trademark Office

Serial Number: 60/251,109 (PPA)
 Appn. Filed: _____
 Applicant(s): Biao Ni
 Appn. Title: "System and Method to Retain Customers Using Rebate in Combination with Investment Instruments to Serve Customers' Long Term Financial Needs"
 Examiner/GAU: _____
 Mailed: Nov. 8, 2001
 At: Maryland Heights, MO

Information Disclosure Statement

Assistant Commissioner for Patents
 Washington, District of Columbia 20231

Sir:

Attached is a completed Form PTO-1449 and copies of the pertinent parts of the references cited thereon. Following are comments on any non-English-language references pursuant to Rule 98:

Very respectfully,

Applicant(s):

Enc.: PTO-1449 & References

c/o: Biao Ni, Applicant Pro Se
3211 Hill Trail Drive
Ballwin, MO 63011
 Telephone: 636-391-8924

Certificate of Mailing

I certify that this correspondence will be deposited with the United States Postal Service as first class mail with proper postage affixed in an envelope addressed to: "Assistant Commissioner for Patents, Washington, DC 20231" on the date below.

Date: 2001, Nov. 8

Sheet 1 of 1

FORM PTO-1449 (Substitute)

ATTY. DOCKET NO.

SERIAL NO.

60/251,109 (PPA)

LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT

Biao Ni

FILING DATE

GROUP

U.S. PATENT DOCUMENTS

| *EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|----------------------|----|-----------------|------|--------------------|-------|----------|-------------------------------|
| | AA | 6070153 | 2000 | Simpson | 705 | 36 | |
| | AB | 6009415 | 1999 | Shurling, et al. | 705 | 35 | |
| | AC | 5991736 | 1999 | Ferguson, et al. | 705 | 14 | |
| | AD | 5970480 | 1999 | Kalina | 705 | 37 | |
| | AE | 5970469 | 1999 | Scroggie, et al. | 705 | 14 | |
| | AF | 5787404 | 1998 | Fernandez-Holmann | 705 | 35 | |
| | AG | 5745706 | 1998 | Wolfberg, et al. | 705 | 35 | |
| | AH | 5689100 | 1997 | Carrithers, et al. | 235 | 380 | |
| | AI | 5466919 | 1995 | Hovakimian | 705 | 17 | |
| | AJ | 5056019 | 1991 | Schultz, et al. | 705 | 14 | |
| | AK | 4750119 | 1988 | Cohen, et al. | 705 | 14 | |

FOREIGN PATENT DOCUMENTS

| | | | | | | | |
|--|----|--|--|--|--|--|--|
| | AL | | | | | | |
| | AM | | | | | | |
| | AN | | | | | | |
| | AO | | | | | | |
| | AP | | | | | | |

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

| | | | | | | |
|--|----|--|--|--|--|--|
| | AR | The Wall Street Journal Article, "How to Keep Buying and Still Save for College". July 12, 2000, p. B1 | | | | |
| | AS | The Wall Street Journal Article, "What's Next? Getting patents For Cold Calls?" Nov. 12, 1998, p. C1 | | | | |
| | AT | | | | | |

EXAMINER

DATE CONSIDERED

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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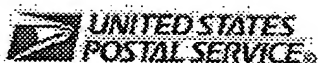
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Date: 11/21/2001

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324 HILL TRL
BALLWIN, MO 63011-2645



Dear BIAO NI:

In response to your request dated 11/21/2001, we regret to inform you that we were unable to locate any delivery information in our records regarding your item number ET854087863US.

If you require additional assistance, please take this receipt to your local Post Office or postal representative.

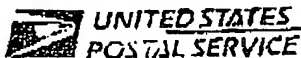
Sincerely,

United States Postal Service

Dm's

PATRICK R. DONAHOE
CHIEF OPERATING OFFICER
AND EXECUTIVE VICE PRESIDENT

JAN 03 2002



November 16, 2001

VICE PRESIDENTS, AREA OPERATIONS
MANAGER, CAPITAL METRO OPERATIONS

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Business customers will be advised of this suspension through the Business Service Network. You will be advised when this suspension is lifted. If you have questions or need additional information, please contact Henry Pankey at (202) 268-5394.

A handwritten signature in dark ink, appearing to read "Patrick R. Donahoe".

Patrick R. Donahoe

cc: Ms. Bizzotto